

NON-HOMEOWNER

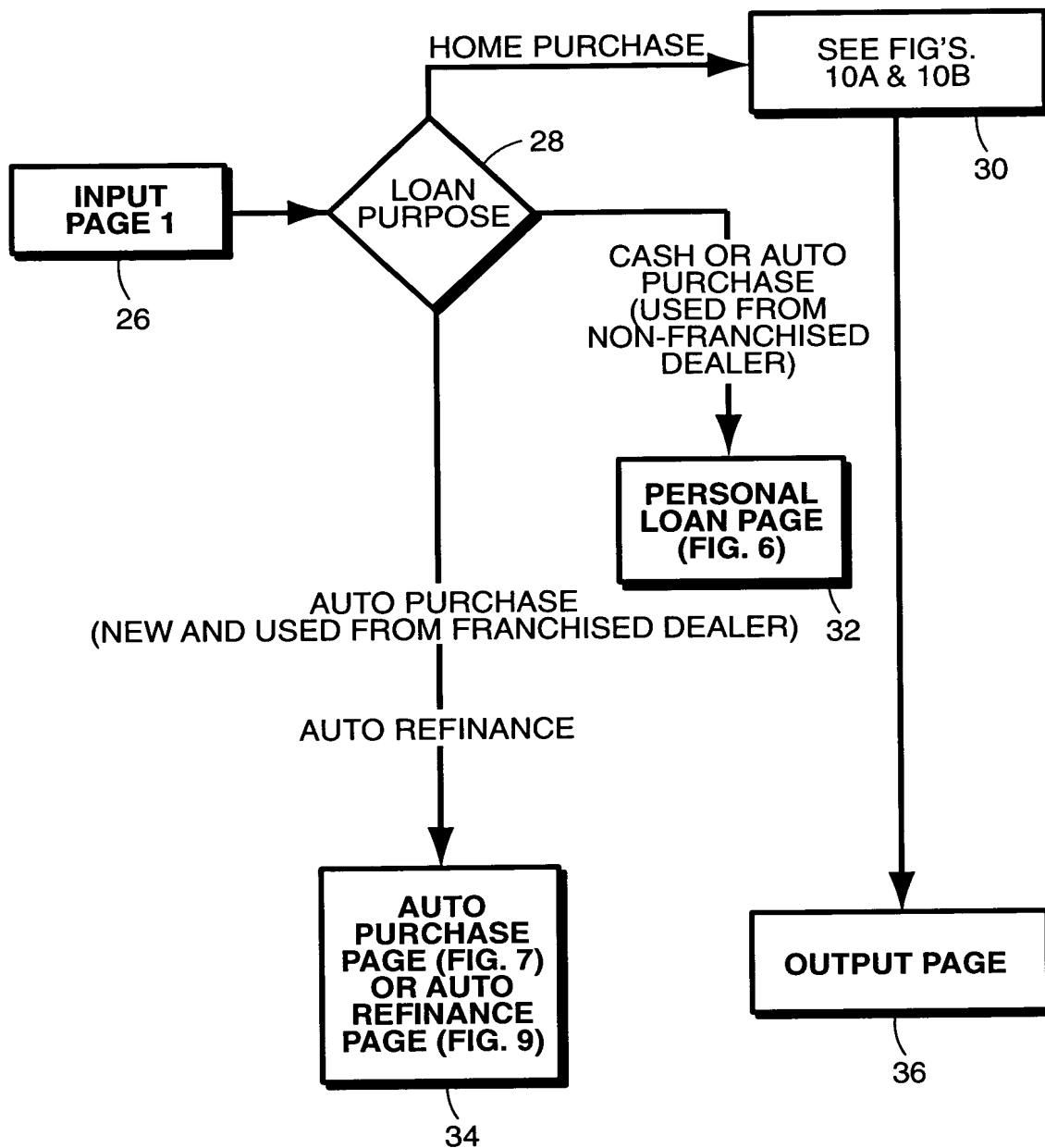


FIG. 2

HOMEOWNER

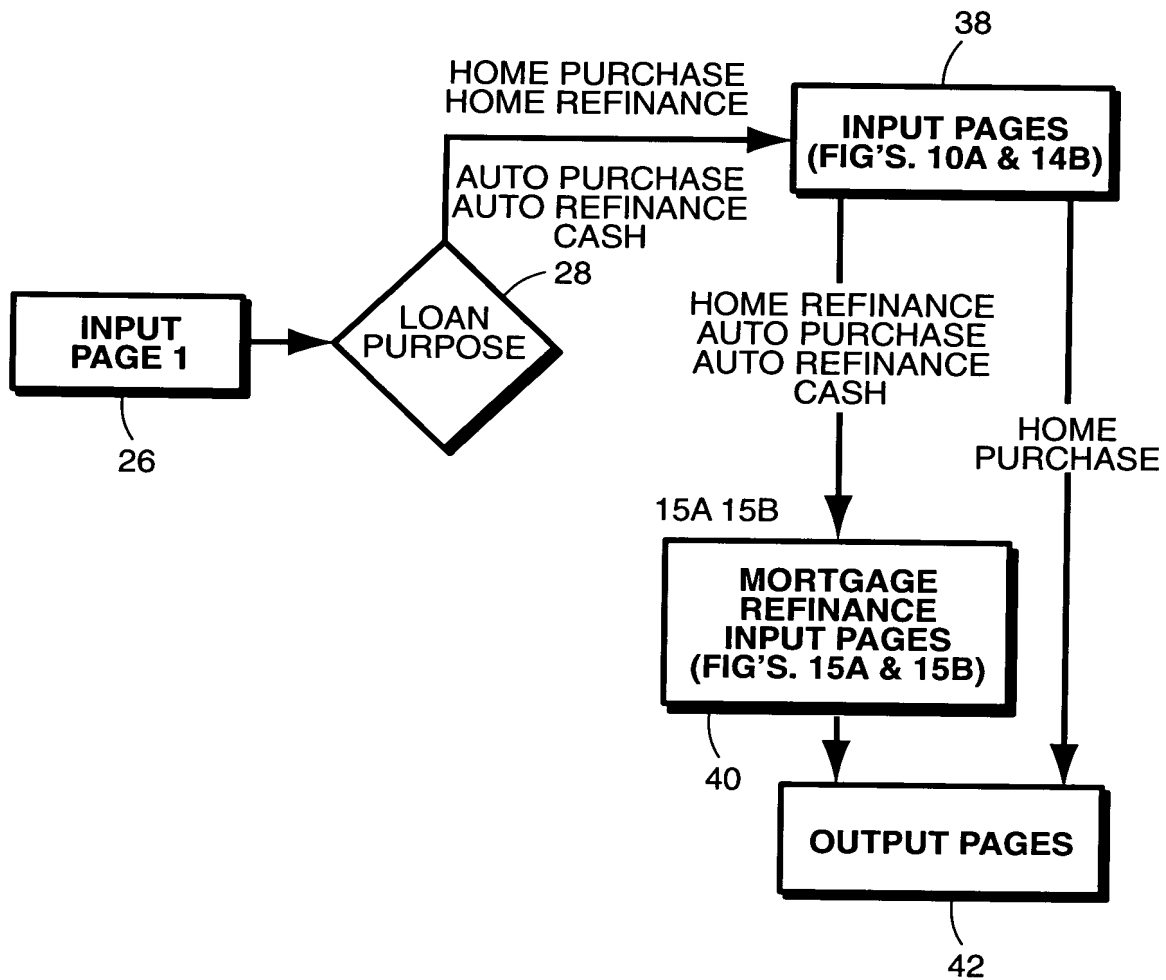


FIG. 3

PURCHASE

Mortgage

Unbiased advice. One-on-one service. Zero down & money back.

Auto Loan

Save an hour at the dealer. Apply today & drive off today.

REFINANCE

Mortgage

Guaranteed lowest rate. No lender fees. No out of pocket costs.

Auto Loan

Why keep the rate you got when you bought? Lower your payments.

Home Equity

Trade-in your current loan & get below prime for life. No lender fees.

GET CASH

Home Equity

Approval in 90 seconds. Cash in 12 days. Up to 125% loans.

Cash-Out Refinance

Guaranteed lowest rate. Borrow more than your home's value.

Personal Loans

Borrow for less even if you don't own a home.

BAD CREDIT?

You still deserve a great loan and personalized service.

Home Purchase

Refinance Mortgage

Auto Loan

Get an unbiased recommendation for the best loan and rate.

Select Loan Purpose

Select Loan Purpose

Buy a home

Buy a car

Save on your current mortgage

Save on your current auto loan

Get cash

46

No

Go

48

FIG. 4

Welcome to the Loan Advisor

What is the purpose of the loan?

Do you own a home?

☐ Yes

☐ No

Select

Select

Buy a home

Buy a car

Save on your current mortgage

Save on your current auto loan

Get cash

46

48

FIG. 5

50

The loans below are a great solution for customers that need cash for any reason, but that do not own a home, could not qualify for a home/auto loan, or want to buy a car from a private party.

Personal Loans

Unsecured Personal Loans

Don't own a home? An unsecured personal loan is the right option for you. You can use the money for any purpose.

*Free Credit Scores & Reports
Now available!*


- Consolidate your credit cards into a single loan
- Take a vacation
- Pay for a wedding or other special event

Learn more and apply 

Credit Cards

We've selected the best credit card deals available online and categorized them by type and credit rating. Apply online and get an instant decision in many cases.

- Excellent credit
- Bad credit
- Rewards and Balance Transfers

Search best credit card deals. 

Student Loans

Need a loan to finance an education? E-LOAN provides access to several **different loan products** for education financing.

- Access to a marketplace of lenders
- Student loan guide
- Scholarship tips

FIG. 6

Welcome to the Loan Advisor

For customers that do not own a home, an auto loan or personal loan is best. Please answer these additional questions to find the right loan for you.

What are you planning on buying

☒ New Car

☐ Used Car

If a **used car** where are you planning on buying the car:

☒ Franchised dealership (i.e. Ford or Toyota dealer)

☐ Used car dealership or private party.*

(*Note: auto loans are not available for this type of purchase, however, home loans and personal loans are an option)

NEXT

FIG. 7

An auto purchase loan is the best option if you do not own a home. Apply below in just minutes.

Apply Today...Drive Off Today

OUR RATES DROP *EVEN LOWER*

Buy a New or Used car
Same great rate:

as low as
3.99% APR

- Have your financing ready before you buy.
- Save an hour negotiating at the dealership.
- See the dealer's Internet Manager to get the best price.



Tip: Refinance your other car's loan and save over \$1000.

Auto Purchase Application

The first step in applying is to create a username or log into you "My E-LOAN " account.		Already have a username? <input type="button" value="LOG IN"/>
Create a username and password:		
First Name: <input type="text"/>	Last Name: <input type="text"/>	
Username: (3-24 characters) <input type="text"/>	Auto loans are not available in AK, AR, HI, and IL.	
<input checked="" type="checkbox"/> Remember my username (not password).		
Password: (6-10 characters) <input type="text"/>	Password: (verify) <input type="text"/>	
If you forget your password we verify your identity by asking you the following question and will email your new password to the address below.		
Question <input type="text"/>	e.g., What is my pet's name?	
Answer: <input type="text"/>	e.g., Spot	
Email Address: <input type="text"/>		
Verify Email Address: <input type="text"/>		

FIG. 8

These loans are a great solution for customers that want to save on their auto loan,
but do not own a home or could not qualify for a home loan.

Auto Refinance

Cut your car payments

- Refinance your car loan and save over \$1000.
- Get the loan term you need -36 to 72 months.

5.19% APR

Auto Purchase Application

The first step in applying is to create a username or log into you "My E-LOAN " account.		Already have a username? <input type="button" value="LOG IN"/>
Create a username and password:		
First Name: <input type="text"/>	Last Name: <input type="text"/>	
Username: (3-24 characters) <input type="text"/>		Auto loans are not available in AK, AR, HI, and IL.
<input checked="" type="checkbox"/> Remember my username (not password).		
Password: (6-10 characters) <input type="text"/>	Password: (verify) <input type="text"/>	
If you forget your password we verify your identity by asking you the following question and will email your new password to the address below.		
Question <input type="text"/>	e.g., What is my pet's name?	
Answer: <input type="text"/>	e.g., Spot	
Email Address: <input type="text"/>		
Verify Email Address: <input type="text"/>		
Marketing Contact Preferences:		
<input checked="" type="checkbox"/> Yes, I want E-LOAN to email me with product and marketing updates and special offers available from E-LOAN.		
<input checked="" type="checkbox"/> Yes, I want E-LOAN to email me with offers available from E-LOAN's partners.		
Please be prepared with 2 years of residence and employment information for yourself and your co-applicant (for joint applications). Click here to learn how we use the personally identifiable		

FIG. 9

Welcome to the Loan Advisor

Congratulations on your upcoming Home Purchase. By providing the information below you will get an unbiased custom recommendation of the loan that is best for you.

Tell me about the property you plan to buy.

Loan amount:	\$	<input type="text"/>
Estimated property value:	\$	<input type="text"/>
Property use:	<input type="text" value="as a Home"/> ▼	
Property type:	<input type="text" value="a Single Family Residence"/> ▼	
Where is the property located?	<input type="text" value="Select"/> ▼	

FIG. 10A

The following questions will be used to determine what type of loan will give you the greatest savings.

Choose the statement that more closely describes your goal:

- ☐ keep my **total payments** low
☒ pay as little as I can towards **interest costs**

Not sure?
[Learn More.](#)

Will you consider 15 year fixed loans? (This loan provides lower interest costs over the life of the loan, but a much higher payment).

- ☐ Yes ☒ No

What is your expected rate of return on your investments? Enter the amount or choose one of the other options:

- ☐ Do not consider rate of return in the calculation
☒ Use the rate of inflation (3%)
☐ Use the historic average stock market return (9%)

Or

% Enter your own rate of return

Please estimate how long until you refinance this loan or sell this property. [Learn More](#)

5 years ▼

Your federal and state marginal income tax rate. Not sure? [Click here.](#)

35 %

Are you willing to **document your income** during the loan process?

- ☒ I will **document** my income for the lender.
☐ I will **state** my income but will not provide documentation.

What is your credit rating? To find out, [click here](#)

- ☐ Mr credit score is: (Range 350-850)
☒ **Perfect credit** (Assumes 740 credit score)
☐ **Excellent credit** (Assumes 700 credit score)
☐ **Good credit** (Assumes 660 credit score)
☐ **Fair credit** (Assumes 620 credit score)
☐ **Poor credit** (Assumes 560 credit score)

NEXT

FIG. 10B

Welcome to the Loan Advisor

Tell me about your vehicle financing needs and I will compare auto loans, home equity loans, and mortgages to find the loan or terms that is best for you.

How much would you like to borrow? \$

What are you planning on buying

- ☐ New Car
☐ Used Car

If a **used car** where are you planning on buying the car:

- ☒ Franchised dealership (i.e. Ford or Toyota dealer)
☐ Used car dealership or private party.*

(*Note: auto loans are not available for this type of purchase, however, home loans and personal loans are an option)

Where will the transaction occur?
(i.e. where is the property located?) ▼

The following questions will be used to determine what type of loan will give you the greatest savings.

Choose the statement that more closely describes your goal:

Not sure?
[Learn More](#)

- ☐ keep my **total payments low**
☒ pay as little as I can towards **Interest costs**

What is your expected rate of return on your investments? Enter the amount or choose one of the other options:

- ☐ Do not consider rate of return in the calculation
☒ Use the rate of inflation (3%)
☐ Use the historic average stock market return (9%)

Or

% Enter your own rate of return

What time period do you want to use to compare the loans? (i.e. Enter the amount of time you plan to keep you home or amount of time you plan to own the car.) Not sure? [Learn More](#)

▼

Your federal and state marginal income tax rate. Not sure? [Click here](#)

%

FIG. 11A

What is your credit rating? To find out, click here

- ☐ My credit score is: (Range 350-850)
- ☒ **Perfect credit** (Assumes 740 credit score)
- ☐ **Excellent credit** (Assumes 700 credit score)
- ☐ **Good credit** (Assumes 660 credit score)
- ☐ **Fair credit** (Assumes 620 credit score)
- ☐ **Poor credit** (Assumes 560 credit score)

A home loan may be the best option to buy the car you are looking for. In order to recommend the best loan, please answer these additional questions.

Current first mortgage balance:	\$ <input type="text"/>
Estimated property value:	\$ <input type="text"/>
Current second mortgage balance (if any):	\$ <input type="text"/>
Property use:	<input type="text" value="as a Home"/> ▼
Property type:	<input type="text" value="a Single Family Residence"/> ▼

Are you willing to **document your income** during the loan process?

- ☒ **I will document** my income for the lender.
- ☐ **I will state** my income but will not provide documentation

FIG. 11B

Welcome to the Loan Advisor

Refinancing your home is a smart decision that can lower your monthly payments and save you thousands over the life of the loan. By providing the information below you will get an unbiased custom recommendation of the loan that is best for you.

Tell me about the property you plan to refinance.

Current first mortgage balance:	\$	<input type="text"/>
Current second mortgage balance (if any):	\$	<input type="text"/>
Additional cash you would like (if any).	\$	<input type="text"/>
Estimated property value:	\$	<input type="text"/>
Property use:	<input type="text" value="as a Home"/> ▼	
Property type:	<input type="text" value="a Single Family Residence"/> ▼	
Where is the property located?	<input type="text" value="Select"/> ▼	

FIG. 12A

The following questions will be used to determine what type will give you the greatest savings.

Choose the statement that more closely describes your goal

Not sure?
learn More

- ☒ Lower interest costs, and pay off my loan in the same time as my current loan.
- ☐ Lower payments, but pay off my loan in the same time as my current loan.
- ☐ Lowest payments, even if it takes me longer to pay off my new loan.

What is your expected rate of return on your investments? Enter the amount or choose one of the other options:

- ☐ Do not consider rate of return in the calculation
- ☒ Use the rate of inflation (3%)
- ☐ Use the historic average stock market return (9%)

Or

% Enter your own rate of return

Will you consider 15 year fixed loans? (This loan provides lower interest costs over the life of the loan, but a much higher payment).

- ☐ Yes
- ☒ No

Please estimate how long until you refinance this loan or sell this property. [Learn More](#)

5 years

Your federal and state marginal income tax rate. Not sure? [Click here.](#)

35 %

What are the minimum savings you require over the loan you will keep the loan in order to refinance?

\$ 1,000

Are you willing to document your income during the loan process?

- ☒ I will document my income for the lender.
- ☐ I will state my income but will not provide documentation.

What is your credit rating? To find out, click here

- ☐ Mr credit score is: (Range 350-850)
- ☒ **Perfect credit** (Assumes 740 credit score)
- ☐ **Excellent credit** (Assumes 700 credit score)
- ☐ **Good credit** (Assumes 660 credit score)
- ☐ **Fair credit** (Assumes 620 credit score)
- ☐ **Poor credit** (Assumes 560 credit score)

NEXT

FIG. 12B

Welcome to the Loan Advisor

Tell me about your vehicle financing needs and I will compare auto loans, home equity loans, and mortgages to find the loan or loans that is best for you.

How much would you like to borrow? \$

Rate of your current auto loan %

Term of your current auto loan ▼

Number of payments left on current loan months

Where will the transaction occur?
(i.e. where is the property located?) ▼

The following questions will be used to determine what type of loan will give you the greatest savings.

Choose the statement that more closely describes your goal Not sure?
[Learn More](#)

- ☐ keep my **total payments** low
- ☒ pay as little as I can towards **interest costs**

What is your expected rate of return on your investments? Enter the amount or choose one of the other options:

- ☐ Do not consider rate of return in the calculation
- ☒ Use the rate of inflation (3%)
- ☐ Use the historic average stock market return (9%)

Or

% Enter your own rate of return

What time period do you want to use to compare the loans? (i.e. Enter the amount of time you plan to keep your home or amount of time you plan to own the car) Not sure? [Learn More](#). ▼

Your federal and state marginal income tax rate. Not sure? [Click here](#). %

FIG. 13A

What is your credit rating? To find out, [click here](#)

- ☐ My credit score is: (Range 350-850)
- ☒ **Perfect credit** (Assumes 740 credit score)
- ☐ **Excellent credit** (Assumes 700 credit score)
- ☐ **Good credit** (Assumes 660 credit score)
- ☐ **Fair credit** (Assumes 620 credit score)
- ☐ **Poor credit** (Assumes 560 credit score)

A home loan may be the best option to buy the car you are looking for. In order to recommend the best loan, please answer these additional questions.

Current first mortgage balance:	\$ <input type="text"/>
Estimated property value:	\$ <input type="text"/>
Current first mortgage balance (if any)	\$ <input type="text"/>
Property use:	<input type="text" value="as a Home"/> ▼
Property type:	<input type="text" value="a Single Family Residence"/> ▼

Are you willing to **document your income** during the loan process?

☒ **I will document** my income for the lender.

☐ **I will state** my income but will not provide documentation

FIG. 13B

Welcome to the Loan Advisor

By providing the information below you will get an unbiased custom recommendation of which loan is best to get you the cash you need.

How much would you like to borrow? \$

Where will the transaction occur?
(i.e. where is the property located) ▼

The following questions will be used to determine what type of loan will give you the greatest savings.

Choose the statement that more closely describes your goal Not sure?
learn More

- ☒ Lower interest costs, and pay off my loan in the same time as my current loan.
- ☐ Lower payments, but pay off my loan in the same time as my current loan.
- ☐ Lowest payments, even if it takes me longer to pay off my new loan.

What time period do you want to use to compare the loans? (i.e. Enter the amount of time you plan to keep your home or amount of time you plan to own the car) Not sure? [Learn More.](#) ▼

What is your expected rate of return on your investments?
Enter the amount or choose one of the other options:

- ☐ Do not consider rate of return in the calculation
- ☒ Use the rate of inflation (3%)
- ☐ Use the historic average stock market return (9%)

Or

% Enter your own rate of return

Your federal and state marginal income tax rate. Not sure? [Click here.](#) %

FIG. 14A

[Learn More](#)

What is your credit rating? To find out, [click here](#)

- ☐ My credit score is: (Range 350-850)
- ☒ **Perfect credit** (Assumes 740 credit score)
- ☐ **Excellent credit** (Assumes 700 credit score)
- ☐ **Good credit** (Assumes 660 credit score)
- ☐ **Fair credit** (Assumes 620 credit score)
- ☐ **Poor credit** (Assumes 560 credit score)

A home loan may be the best option to buy the car you are looking for. In order to recommend the best loan, please answer these additional questions.

Current first mortgage balance:

\$

Estimated property value:

\$

Current first mortgage balance (if any)

\$

Property use:

as a Home ▼

Property type:

a Single Family Residence ▼

Are you willing to **document your income** during the loan process?

- ☒ **I will document** my income for the lender.
- ☐ **I will state** my income but will not provide documentation

FIG. 14B

Loan Advisor

You indicated that you currently have a mortgage loan, please provide extra information about your current first mortgage.

- Current mortgage type: 3 Year Fixed (30 year) ▼
- Current mortgage interest rate: 9 ▼ 0% ▼
- Where did you close on current mortgage? January ▼ 1998 ▼
- If your mortgage is in an ARM or a fixed that turns into an adjustable (the defaults below are typical if you do not have this information handy):
 - a. Index type: One Year Treasury Bill (spot rate) ▼
 - b. Margin: 3 ▼ .0% ▼
 - c. Periodic cap: 2.0% ▼
 - d. Lifetime cap: 12 ▼ 0.0% ▼
 - e. Does your loan have the potential for negative amortization? ☒ No ☐ Yes

FIG. 15A

You indicated that you currently have a home equity loan, please provide extra information about your current equity loan.

- Current equity loan type:
- Current equity interest rate:
- Where did you close on equity loan?
- If your mortgage is in a Line of Credit (the defaults below are typical if you not have this information handy):
 - a. Margin:
 - b. Periodic cap:
 - c. Lifetime cap:
 - d. Loan Term:

FIG. 15B

The loans recommended below will best minimize your total payments.

- Save money with a low rate, no lender fee loan
- Work one-on-one with a Loan Consultant
- Get a decision on your application in minutes

Sign up for a Mortgage Monitor account so that you can be automatically notified whenever you can **save by refinancing**. [click here](#)

Click the apply button next to the loan you like best or change the Assumptions.

51 — **Recommended Loan:** This loan will best meet your needs and save you the most over the 10 years you expect to keep the loan.

55

APPLY

Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments	Closing Costs	Loan Details
10 Year Fixed	5.500%	3.705%	5.137%	\$300,000	Yes	Yes	\$1,375	\$127,409	\$189,049	view	view
						Total:	\$1,375	\$127,409	\$189,049	save: \$79,368	

Change Assumptions

View More: To view additional recommended loans. [click here](#)

FIG. 16A

52 — **More Conservative Option:** if you prefer a traditional first mortgage with principal and interest payments and no pre-payment penalty, I recommend the loan below. The trade off in choosing this option is an additional \$22,006 over the 10 years you expect to keep the loan, compared to the recommended loan above.

55 —

Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments	Closing Costs	Loan Details
7 Year Fixed	3.500%	3.825%	4.059%	\$300,000	No	No	\$1,347	\$104,222	\$211,055	view	view
Total:							\$1,347	\$104,222	\$211,055	save: \$57,362	

View More: To view additional "more conservative" loans, [click here](#) [Change assumptions](#)

53 — **More Conservative, Fixed Rate Option:** if you prefer a fixed rate loan I recommend the loan below for your situation. The trade off in choosing this option is an additional \$39,367 over 10 years you expect to keep the loan, compared to the recommended loan above.

55 —

Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments	Closing Costs	Loan Details
30 Year Fixed	0.250%	0.823%	6.369%	\$300,000	No	No	\$1,847	\$119,235	\$228,416	view	view
Total:							\$1,847	\$119,235	\$228,416	save: \$40,001	

View More: To view additional fixed rate loans, [click here](#) [Change assumptions](#)

FIG. 16B

54—**Current Loans:** For comparison purposes the total costs of your current loan(s) are shown below.

Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments	Closing Costs	Loan Details
Current Loan (Mortgage)	9.000%	N/A	9.000%	\$300,000	No	No	\$2,513	\$136,4475	\$208,417		
Total:							\$2,513	\$136,4475	\$208,417		

Credit Assumptions: Perfect =740+, Excellent=700, Good=660, Fair=620, Poor=560 (Other credit factors that will affect your rate include: bankruptcy, foreclosure, late payments, length of credit history, and number of credit accounts).

Mortgage Assumptions: Assets sufficient to cover 2 months **PM**; **total debt ratio** below 38% (housing debt ratio = 33%); home is not in a **PUD**

Home Equity Assumptions: **total debt ratio** below 45%

Auto Loan Assumption: auto loan payment to income below 20%; **total debt ratio** below 60%; auto loan to car value below 130%

FIG. 16C

Loan Advisor Results

The loans recommended below will provide the cash you want while minimizing your after-tax interest costs.

- Save money with a low rate, no lender fee loan
- Work one-on-one with a Loan Consultant
- Get a decision on your application in minutes

Scroll through the entire page to see the full results.

Sign up for a Mortgage Monitor account so that you can be automatically notified whenever you can save by refinancing. [click here.](#)

56 **Recommended Home Equity Line of Credit:** I recommend the following line of credit for your situation as it will save you the most over the 5 years you expect to keep the loan. With a home equity line of credit you get the money as you need it and variable payments.

55 [APPLY](#)

Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments	Closing Costs	Loan Details
Home Equity Line of Credit 10 Year	4.500%	No Points	4.500%	\$50,000	Yes	Yes	\$100	\$10,440	\$15,017	view	view
Keep Current Loan (Mortgage)	3.000%	N/A	3.000%	\$300,000	No	No	\$1,410	\$53,739	\$113,358		
Total:							\$1,604	\$64,179	\$129,174		

View More: To view additional recommended loans. [click here](#) [Change Assumptions](#)

FIG. 17A

58 — **Recommended Home Equity Loan:** I With a home equity loan you get the money up-front and fixed payments. The loan will cost you an additional \$2,310 over the 5 years you expect to keep the loan compared to the line of credit recommended above.

APPLY

55

Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments	Closing Costs	Loan Details
Home Equity Loan 30 Year due up 10 Years	7.750%	No Points	8.065%	\$50,000	Yes	Yes	\$348	\$12,751	\$21,847	view	view
Keep Current Loan (Mortgage)	3.000%	N/A	3.000%	\$300,000	No	No	\$1,415	\$53,739	\$113,358		
						Total:	\$1,775	\$64,179	\$135,305		

View More: To view additional recommended loans. [click here](#) [Change Assumptions](#)

Credit Assumptions: Perfect =740+, Excellent=700, Good=660, Fair=620, Poor=560 (Other credit factors that will affect your rate include: bankruptcy, foreclosure, late payments, length of credit history, and number of credit accounts).

Mortgage Assumptions: Assets sufficient to cover 2 months PM; total debt ratio below 38% (housing debt ratio = 33%); home is not in a PUD

Home Equity Assumptions: total debt ratio below 45%

Auto Loan Assumption: auto loan payment to income below 20%; total debt ratio below 60%; auto loan to car value below 130%

View More: To view additional recommended loans. [click here](#) [Change Assumptions](#)

FIG. 17B

Loan Advisor Results

The loans recommended below will best minimize your total payment

- Save money with a low rate, no lender fee loan
- Work one-on-one with a Loan Consultant
- Get a decision on your application in minutes

Scroll through the entire page to see the full results.

Sign up for a Mortgage Monitor account so that you can be automatically notified whenever you can **save by refinancing**. click here.

60 **Recommended Loan:** This loan will best meet your needs and save you the most over the 5 years you expect to keep the loan. I recommend a home equity loan because it has low closing costs. These loans are ideal for customers with small loan amounts or who plan to keep the loan a short time.

55 **APPLY**

Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments	Closing Costs	Loan Details
Home Equity Line of Credit 10 Year	4.500%	No Points	4.500%	\$200,000	Yes	Yes	\$760	\$40,995	\$81,003	view	view
Total:							\$760	\$40,995	\$81,003	save: \$13,670	

View More: To view additional recommended loans. click here Change Assumptions

FIG. 18A

62 — **More Conservative Option:** if you prefer a traditional first mortgage with principal and interest payments and no pre-payment penalty, I recommend the loan below. The trade off in choosing this option is an additional \$9,533 over the 5 years you expect to keep the loan, compared to the recommended loan above.

55 —

Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments	Closing Costs	Loan Details
7 Year Fixed	3.500%	3.825%	4.059%	\$300,000	No	No	\$894	\$35,300	\$71,474	view	view
Total:							\$894	\$35,300	\$71,474	save: \$4,130	

View More: To view additional "more conservative" loans, [click here](#) [Change assumptions](#)

Current Loans: For comparison purposes the total costs of your current loan(s) are shown below.

Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments	Closing Costs	Loan Details
Current Loan (Mortgage)	3.000%	N/A	3.000%	\$300,000	No	No	\$3,040	\$35,625	\$75,572		
Total:							\$3,040	\$35,625	\$75,572		

Credit Assumptions: Perfect =740+, Excellent=700, Good=660, Fair=620, Poor=560 (Other credit factors that will affect your rate include: bankruptcy, foreclosure, late payments, length of credit history, and number of credit accounts).

Mortgage Assumptions: Assets sufficient to cover 2 months PM; total debt ratio below 38% (housing debt ratio = 33%); home is not in a PUD

Home Equity Assumptions: total debt ratio below 45%

FIG. 18B

Loan Advisor Results

I've analyzed your current mortgage(s). Our recommended loans below will provide the cash you want to buy a car while minimizing your after-tax interest costs.

Scroll through the entire page to see the full results.

Click the apply button next to the loan you like best or Change the Assumptions

Recommended Auto Loan: This loan will save you the most over the 5 years you expect to keep the loan.

55 —

Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments	Closing Costs	Loan Details
Auto Loan 36 Months Keep Current Loan (Mortgage)	4.500%	NA	4.500%	\$25,000	NA	No	\$744	\$4,272	\$28,772		
	3.000%	NA	3.000%	\$100,000	No	No	\$472	\$9,979	\$28,326		
						Total:	\$1,276	\$20,851	\$35,000		

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Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments	Closing Costs	Loan Details
Auto Loan 48 Months Keep Current Loan (Mortgage)	4.500%	NA	4.500%	\$25,000	NA	No	\$625	\$2,630	\$27,636		
	3.000%	NA	3.000%	\$100,000	No	No	\$472	\$8,078	\$28,326		
						Total:	\$1,276	\$20,851	\$35,000		

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Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments	Closing Costs	Loan Details
Auto Loan 60 Months Keep Current Loan (Mortgage)	4.500%	NA	4.500%	\$25,000	NA	No	\$472	\$2,300	\$28,300		
	3.000%	NA	3.000%	\$100,000	No	No	\$472	\$9,979	\$28,326		

FIG. 19A

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APPLY

Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments
Auto Loan 60 Months	4.750%	N/A	4.750%	\$25,000	N/A	No	\$443	\$4,177	\$28,684
Keep Current Loan (Mortgage)	3.000%	N/A	3.000%	\$100,000	No	No	\$472	\$9,979	\$28,326

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APPLY

Product	Interest Rate	Points or Rebate	APR	Loan Amount	Prepay Penalty	Interest Only	Monthly Payment	After-tax Interest	Total Payments
Auto Loan 72 Months	4.750%	N/A	4.750%	\$25,000	N/A	No	\$411	\$4,408	\$24,083
Keep Current Loan (Mortgage)	3.000%	N/A	3.000%	\$100,000	No	No	\$472	\$9,979	\$28,326
							Total:	\$3,040	\$35,625
									\$75,572

Credit Assumptions: Perfect =740+, Excellent=700, Good=660, Fair=620, Poor=560 (Other credit factors that will affect your rate include: bankruptcy, foreclosure, late payments, length of credit history, and number of credit accounts).

Mortgage Assumptions: Assets sufficient to cover 2 months PM; total debt ratio below 38% (housing debt ratio = 33%); home is not in a PUD

Auto Loan Assumptions: auto loan payment to income below 20%, total debt ratio below 60%; auto loan to car value below 130%

FIG. 19B